

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-24907-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edith Cruz aka Edith M. Cruz 2 Kennedy Court North Plainfield, NJ 07062	Ramon D. Cruz-Nieves aka Ramon Cruz 2 Kennedy Court North Plainfield, NJ 07062
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Social Security No.:	xxx-xx-1164	xxx-xx-7972
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Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 10/2/19  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 26, 2019  
JAN: wdr

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Edith Cruz  
 Ramon D. Cruz-Nieves  
 Debtors

Case No. 19-24907-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 132

Page 1 of 4  
 Total Noticed: 98

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db/jdb	+Edith Cruz, Ramon D. Cruz-Nieves, 2 Kennedy Court, North Plainfield, NJ 07062-2404
518383723	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
518383722	+American Express, P.O. Box 981537, El Paso, TX 79998-1537
518383724	+American Express, P.O. Box 981535, El Paso, TX 79998-1535
518419556	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518383726	Assisting Hands Home Care, A/K/A TYCE LLC, 513 West Mt. Prospect Avenue, Suite 111, Livingston, NJ 07039
518383733	+Chase Home Finance, MAIL CODE LA4-6945, 700 Kansas Lane, Monroe, LA 71203-4774
518383734	Chase Home Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
518383735	+Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518383736	+Chrysler Financial Company LLC, Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
518383737	+Chrysler Financial Company, LLC, Chrysler Capital, ATTN: Bankruptcy Dept., P.O. Box 961278, Fort Worth, TX 76161-0278
518383743	+Credence Resource Management LLC, P.O. Box 2390, Southgate, MI 48195-4390
518383742	+Credence Resource Management LLC, P.O. Box 2147, Southgate, MI 48195-4147
518383744	+David B. Watner, P.O. Box 6189, 1129 Bloomfield Avenue, Suite 208, West Caldwell, NJ 07006-7123
518383745	+Devang G. Patel, MD, 904 Oak Tree Avenue H, South Plainfield, NJ 07080-5126
518383749	+Eastern Dental of Union, LLC, 2115 Route 22 West, Union, NJ 07083-8409
518383752	Edison Radiology Group PA, P.O. Box 2187, Edison, NJ 08818-2187
518383750	Edison Radiology Group PA, 65 James Street, Edison, NJ 08820-3947
518383751	Edison Radiology Group PA, P.O. Box 3271, Indianapolis, IN 46206-3271
518383753	+Gastroenterology Consultants Of SJ, Amherst Commons, Building A, Suite 2, 693 Main Street, Lumberton, NJ 08048-5043
518383754	+Hematology Oncology Consultant, Beaula V. Koduri, MD, 2110 Oak Treet Road, Edison, NJ 08820-1404
518383757	+Hyundai Motor Finance, A/K/A KIA Motors Finance, 4000 MacArthur Boulevard, Suite 1000, Newport Beach, CA 92660-2544
518383762	+KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518383763	+KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518383767	+LCA Collections, C/O Laboratory Corporation of America, 1250 Chapel Hill Road, Burlington, NC 27215-7141
518383766	LCA Collections, C/O Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
518383765	+LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road, Burlington, NC 27215-7141
518383764	LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
518383768	Middlesex Emergency Physicians, PA, 65 James Street, Edison, NJ 08820-3947
518383770	Middlesex Emergency Physicians, PA, C/O Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518383769	Middlesex Emergency Physicians, PA, P.O. Box 740021, Cincinnati, OH 45274-0021
518383771	+New Jersey Manufacturers Insurance, 1599 Littleton Road, Parsippany, NJ 07054-3803
518383772	+New Jersey Manufacturers Insurance, 301 Sullivan Way, West Trenton, NJ 08628-3496
518383777	+Quality Asset Recovery, LLC, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
518383779	Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
518383780	Remex, Inc., Revenue Management Excellance, 307 Wall Street, Princeton, NJ 08540-1515
518414524	+Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518383786	+Service Finance Company LLC, 555 South Federal Highway, Suite 200, Boca Raton, FL 33432-6033
518383806	+U.S. Bank National Association, 101 North Phillips Avenue, Sioux Falls, SD 57104-6738
518383804	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank National Association, 425 Walnut Street, Cincinnati, OH 45202)
518383807	+University Radiology Group PC, PO Box 1075, 579A Cranbury Road, East Brunswick, NJ 08816-5426
518383809	++VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155 (address filed with court: Vengroff Williams, Inc., 368 Veteran's Memorial Highway, Suite 11, Commack, NY 11725)
518383813	+Wandaly Cruz, 2 Kennedy Court, North Plainfield, NJ 07062-2404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 27 2019 00:09:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 27 2019 00:08:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518383729	E-mail/Text: g20956@att.com Aug 27 2019 00:09:27 AT&T Wireless, P.O. Box 10330, Fort Wayne, IN 46851-0330

District/off: 0312-3

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Form ID: 132

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Total Noticed: 98

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518383728 E-mail/Text: q20956@att.com Aug 27 2019 00:09:26 AT&T Wireless, 1801 Valley View Lane, Dallas, TX 75234-8906  
518383727 +E-mail/Text: g20956@att.com Aug 27 2019 00:09:26 AT&T Wireless, 17000 Cantrell Road, Little Rock, AR 72223-4266  
518383721 +E-mail/Text: American@AABinfo.net Aug 27 2019 00:08:36 American Adjustment Bureau, 73 Field Street, Waterbury, CT 06702-1906  
518383720 +E-mail/Text: American@AABinfo.net Aug 27 2019 00:08:36 American Adjustment Bureau, P.O. Box 2758, Waterbury, CT 06723-2758  
518383725 +E-mail/Text: vbailey@ashwoodfinancial.com Aug 27 2019 00:09:24 Ashwood Financial Services, 6325-A South East Street, Indianapolis, IN 46227-7111  
518383732 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:31 Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285-5075  
518383730 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:01 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
518383731 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2019 00:17:01 Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285  
518383740 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:46 Comenity Bank, C/O New York & Company, PO Box 182273, Columbus, OH 43218-2273  
518383739 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:46 Comenity Bank, C/O New York & Company, P.O. Box 182125, Columbus, OH 43218-2125  
518383738 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2019 00:08:46 Comenity Bank, C/O New York & Company, PO Box 182789, Columbus, OH 43218-2789  
518383741 +E-mail/Text: bankruptcy@credencerm.com Aug 27 2019 00:09:31 Credence Resource Management LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940  
518383746 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316  
518383747 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 30943, Salt Lake City, UT 84130  
518394485 E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
518383748 +E-mail/Text: mrdiscen@discover.com Aug 27 2019 00:08:06 Discover Financial Services, PO Box 30421, Salt Lake City, UT 84130-0421  
518383758 E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031  
518383756 +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motors Finance, ATTN: Correspondence, P.O. Box 20829, Fountain Valley, CA 92728-0829  
518383755 +E-mail/Text: Hcabankruptcy-courtnotices@hcamerica.com Aug 27 2019 00:09:34 Hyundai Motor Finance, A/K/A KIA Motors Finance, Credit Dispute, P.O. Box 20835, Fountain Valley, CA 92728-0835  
518383761 +E-mail/Text: abachman@rmbcollect.com Aug 27 2019 00:09:29 JFK Medical Center, P.O. Box 11913, Newark, NJ 07101-4913  
518383760 +E-mail/Text: abachman@rmbcollect.com Aug 27 2019 00:09:29 JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938  
518383774 +E-mail/Text: bankruptcy@onlineis.com Aug 27 2019 00:09:23 Online Information Services, A/K/A Online Collections, 685 West Firetower Road, Winterville, NC 28590-9232  
518383773 +E-mail/Text: bankruptcy@onlineis.com Aug 27 2019 00:09:23 Online Information Services, A/K/A Online Collections, P.O. Box 1489, Winterville, NC 28590-1489  
518383776 +E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:56 PayPal Credit, P.O. Box 5018, Timonium, MD 21094-5018  
518383775 +E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54 PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
518383778 +E-mail/Text: BankruptcyMail@questdiagnostics.com Aug 27 2019 00:09:41 Quest Diagnostics, Inc., 3 Giralta Farms, Madison, NJ 07940-1027  
518383782 +E-mail/Text: bankruptcy@savit.com Aug 27 2019 00:09:43 Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159  
518383781 E-mail/Text: bankruptcy@savit.com Aug 27 2019 00:09:43 Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250  
518383783 +E-mail/Text: jennifer.chacon@spservicing.com Aug 27 2019 00:09:50 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
518383784 +E-mail/Text: jennifer.chacon@spservicing.com Aug 27 2019 00:09:50 Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284  
518383787 E-mail/Text: bankruptcy@sw-credit.com Aug 27 2019 00:09:03 Southwest Credit Systems, L.P., SW Credit Systems, Inc., 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958  
518383788 +E-mail/Text: bankruptcy@sw-credit.com Aug 27 2019 00:09:03 Southwest Credit Systems, L.P., 5910 West Plano, Suite 100, Plano, TX 75093-2202  
518383792 E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54 Synchrony Bank, C/O TJK Rewards, P.O. Box 965015, Orlando, FL 32896-5015  
518383793 +E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54 Synchrony Bank, C/O TJK Rewards, PO Box 965036, Orlando, FL 32896-5036  
518383800 +E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:16:53 Synchrony Bank, C/O Mattress Firm, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064  
518385907 +E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:24 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518383791 E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:16:53 Synchrony Bank, C/O GAP, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 98

Date Rcvd: Aug 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518383797	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:24	Synchrony Bank, C/O Walmart, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383789	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:24	Synchrony Bank, C/O GAP, P.O. Box 965005, Orlando, FL 32896-5005
518383790	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:53	Synchrony Bank, C/O GAP, PO Box 965036, Orlando, FL 32896-5036
518383794	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54	Synchrony Bank, C/O TJX Rewards, Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
518383799	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54	Synchrony Bank, C/O Mattress Firm, P.O. Box 965005, Orlando, FL 32896-5005
518383798	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:53	Synchrony Bank, C/O Mattress Firm, PO Box 965036, Orlando, FL 32896-5036
518383795	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54	Synchrony Bank, C/O Walmart, P.O. Box 965024, Orlando, FL 32896-5024
518383796	+E-mail/PDF: gecscedi@recoverycorp.com Aug 27 2019 00:17:54	Synchrony Bank, C/O Walmart, PO Box 965036, Orlando, FL 32896-5036
518383803	E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:48	T-Mobile, Attn: Customer Relations, 12920 SE 38th Street, Bellevue, WA 98006
518383801	E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:48	T-Mobile, Attn: Customer Relations, PO Box 37380, Albuquerque, NM 87176-7380
518383802	E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2019 00:17:48	T-Mobile, Attn: Customer Relations, PO Box 742596, Cincinnati, OH 45274-2596
518401346	+E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Aug 27 2019 00:28:27	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518383810	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:57	Verizon, P.O. Box 650584, Dallas, TX 75265-0584
518383811	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:56	Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518383812	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 27 2019 00:06:56	Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225

TOTAL: 55

518383805*	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
	(address filed with court: U.S. Bank National Association, EP-MN-WS4L, West Side Flats, 60 Livingston Avenue, Saint Paul, MN 55107)
518383808*	++VENGROFF WILLIAMS INC, PO BOX 4155, SARASOTA FL 34230-4155
	(address filed with court: Vengroff Williams, Inc., 8440 North Tamiami Trail, Sarasota, FL 34243)
518383759	##+James Street Anesthesia Associates, 102 James Street, Suite 103, Edison, NJ 08820-3970
518383785	##+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Albert Russo [docs@russostrustee.com](mailto:docs@russostrustee.com)  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee Et Al... [kmcDonald@kmllawgroup.com](mailto:kmcDonald@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)

District/off: 0312-3

User: admin  
Form ID: 132

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Total Noticed: 98

Date Rcvd: Aug 26, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Roger Chavez on behalf of Joint Debtor Ramon D. Cruz-Nieves rchavez01@aol.com,  
rchavez@chavezlegal.com  
Roger Chavez on behalf of Debtor Edith Cruz rchavez01@aol.com, rchavez@chavezlegal.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5